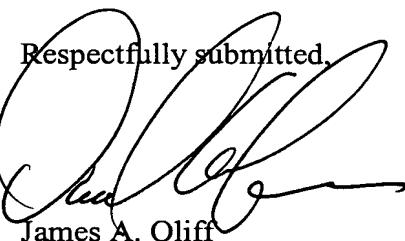


REMARKS

Claims 1 - 11 are pending in this application. By this Amendment, the abstract is added, and claims 3-11 are amended to eliminate multiple dependencies and to correct formalities. Prompt and favorable consideration on the merits is respectfully requested.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,

James A. Oliff
Registration No. 27,075

Daniel A. Tanner, III
Registration No. 54,734

JAO:DAT/per

Attachment:
Abstract

Date: April 20, 2006

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DEPOSIT ACCOUNT USE
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